

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:) Chapter 7
)
TRACI A. MILLER and MAURICE) CASE NO: 15 B 28416
WESTERN,)
) HONORABLE JACQUELINE P. COX
DEBTORS.) BANKRUPTCY JUDGE

CERTIFICATE OF SERVICE

To: See Attached Service List

I, Karen R. Goodman, an attorney, certify that I served true and correct copies of the Notice of Final Report to the Debtors, the Debtors' attorney, all parties in interest, and all creditors via electronic service on those registered in the CM/ECF system and, for those not listed in the CM/ECF system, at the addresses listed, by placing them in envelopes, properly addressed, with proper postage prepaid, and depositing them in the United States Mail at 111 East Wacker Drive, Chicago, Illinois at or before 5:00 p.m. on November 15, 2016

/s/ Karen R. Goodman
Karen R. Goodman, Trustee

Karen R. Goodman (I.D. #1008242)
Taft Stettinius & Hollister LLP
111 East Wacker Drive, Suite 2800
Chicago, Illinois 60601-3713
Telephone No.: (312) 527-4000
Fax No.: (312) 966-8480

/s/ Karen R. Goodman
Karen R. Goodman

SERVICE LIST

1st FRANKLIN FINANCIAL
444 STRIPLING CHAPEL ROAD
SUITE 300
CARROLLTON, GA 30117-7796

1st Franklin Financial
444 Stripling Chapel Road
Suite 300
Carrollton, GA 30117-7796

2702 West Warren #4
Chicago, IL 60612-2037

AARONS LEASING AND RENTS
309 EAST PACES FERRY RD NE
ATLANTA, GA 30305-2377

AARONS RENT AND LEASING
309 EAST PACES FERRY RD NE
ATLANTA, GA 30305-2377

AMCOL Columbia
POB 21625
Columbia, SC 29221-1625

(p)ANN ARBOR CREDIT BUREAU INC
PO BOX 7820
ANN ARBOR MI 48107-7820

ARS INC
P.O. BOX 321472
FLOWOOD, MS 39232-1472

ATT
ACCOUNT RECEIVABLE
208 S AKARD ST
DALLAS TX 75202-4295

ATT Bankruptcy Center
POB 769
Arlington, TX 76004-0769

ATT PHONE SERVICE
BANKRUPTCY CENTER
PO BOX 769
ARLINGTON, TX 76004-0769

AUTO OWNERS INSURANCE COMPANY
James P Cavanaugh (Retained)
Gaston, Cavanaugh & Giesel
7168 Graham Rd
Ste 160
INDIANAPOLIS, IN 46250-2677
Attn: N.A. Winfrey
401 Boradway Suite 101a
Gary, IN 46402-1236

AUTO OWNERS INSURANCE COMPANY
LATITUDE SUBROGATION SERVICES
1760 S TELEGRAPH ROAD STE 104
BLOOMFIELD HILLS, MI 48302-0181

Arrons Leasing and Rents
309 E Paces Ferry Rd NE
Atlanta, GA 30305-2377

CARROLL EMC (CARROLLTON, GEORGIA)
155 NORTH HIGHWAY 113
CARROLLTON, GA 30117-7501

CARROLL FINANCE
1004 BANKHEAD HIGHWAY B-27
CARROLLTON, GA 30117-1849

CARROLLTON GEORGIA WATER UTILITY
315 BRADLEY STREET
CARROLLTON, GA 30117-3219

CHASE BANK
3800 BROADWAY
GARY, IN 46408

CHASE BANK
PO BOX 183164
COLUMBUS, OH 43218-3164

COLUMBIA HOUSE
1400 NORTH FRUITRIDGE AVENUE
TERRE HAUTE, IN 47804-1776

COMCAST
650 CENTERTON ROAD
MOORESTOWN, NJ 08057-3985

COMCAST CABLE, INC
650 CENTERTON RD
MOORESTOWN, NJ 08057-3915

COMED
PO BOX 805379
CHICAGO, IL 60680-4179

COMED (COMMONWEALTH EDISON)
PO BOX 805379
CHICAGO, IL 60680-4179

COMPLETE CREDIT SOULTION
2921 BROWN TRAIL #100
BEDFORD, TX 76021-4174

CREDIT CEENTRAL
704 BANKHEAD HIGHWAY
CARROLLTON, GA 30117-1962

Carroll EMC
155 North Highway 113
Carrollton, GA 30117-7501

Carroll Finance
1004 Bankhead Highway
Carrollton, GA 30117-1849

Carrollton GA Utility Billing/Water
Department
315 Bradley Street
Carrollton, GA 30117-3219

Chase Bankruptcy Dept
POB 15298
Wilmington, DE 19850-5298

City of Hobart Indiana
414 Main Street
Hobart, IN 46342-4444

Columbia House
1400 Nort Fruitridge Ave
Terre Haute, In 47804-1776

Com Ed DBA Commonwealth Edison
3 Lincoln Center
Attn: Bkcy Group Claims Department
Oakbrook Terrace, IL 60181-4204

Commonwealth Edison Co
3 Lincoln Center
Attn: Bankruptcy Section
Oak Brook Terrace IL 60181-4204

Complete Credit Solutions
2921 Brown Trail #100
Bedford, TX 76021-4174

Credit Central
704 Bankhead Highway
Carrollton, GA 30117-1962

DISNEY MOVIE CLUB
PO BOX 738
NEENAH, WI 54957-0738

DRIVETIME
P.O BOX 29018,
PHOENIX, AZ 85038-9018

DRIVETIME CREDIT
PO BOX 53087
PHOENIX, AZ 85072-3087

Disney Movie Club
POB 758
Neenah, WI 54957-0758

FIRST PREMIER BANK CRD
TCF BANK
PO BOX 5524
SIOUX FALLS, SD 57117-5524

FIRST PREMIER CREDIT CARD
PO BOX 5524
SIOUX FALLS, SD 57117-5524

GARY CITY COURT-
401 BORADWAY, GARY, IN 46402

GARY INDIANA SANITATION DEPARTMENT
ATTN URSULA
839 BROADWAY
GARY, IN 46402-2414

GARY INDIANA SERVICES
200 EAST 5TH AVENUE
GARY, IN 46402-1309

Gary City Court
555 Polk Street
Gary, IN 46402-1742

Gary City Court
555 Polk Street
Gary, IN 46402-1742
Attn: Kim

HIGHLIGHTS MAGAZINE
803 CHURCH STREET
HONESDALE, PA 18431-1877

HOLYCROSS HOSPITAL
2701 WEST 68TH ST
CHICAGO, IL 60629-1882

ILLINOIS TOLLWAY AUTHORITY
2700 OGDEN AVENUE
DOWNERS GROVE, IL 60515-1703

INDIANA AMERICAN WATER
1025 LAUREL OAK ROAD
VOORHEES, NJ 08043-3506

INDIANA AMERICAN WATER
555 EAST COUNTYLINE ROAD
GREENWOOD, IN 46143-1064

INSTALOAN
1670 NORTH US HIGHWAY 27
CARROLLTON, GA 30117

Indiana AMERICAN Water
1025 Oak Laurel Road
Voorhees, NJ 08043-3506

Instaloan
1670N US Highway 27
Carrollton, GA 30117

J.D. BYRIDER
12802 HAMILTON CROSSING BLVD
CARMEL, IN 46032-5424

J.D. Byrider
12802 Hamilton Crossing Blvd
Carmel, IN 46032-5424

JESSEME BYSONG MCVEY
PO BOX 1297
PORTAGE, IN 46368

JESSEME SONG MCVEY
2702 WEST WARREN #4
CHICAGO, IL 60612-2037

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Jesseme Bysong Mcvey
POB 1297
Portgace, In 46368

KATHLEEN STENSON
2471 SAINT ANDREWS DRIVER
OLYMPIA FIELD, IL 60461-1166

Kathleen Stenson
2471 Saint Andrew Driver
Olympia Fields, IL 60461-1166

LAKE COUNTY INDIANA SUPERIOR COURT
2293 MAIN
STREET, CROWN POINT, IN 46307-1854

LAKE STATION INDIANA MUNICIPAL COURT
1969 CENTRAL AVE
LAKE STATION, IN 46405-2059

Lake Station City Court
1969 Central Ave
Lake Station, IN 46405-2399

Lake Superior Court #7
2293 Main Street
Crown Point, IN 46307-1854
Attn: Linda

MARION COUNTY INDIANA
200 E WASHINGTON ST SUITE W122
INDIANAPOLIS, IN 46204-3335

MIDLAND FUNDING LLC
227 W TRADE ST. STE 1610
CHARLOTTE, NC 28202-1676

MIDLAND FUNDING LLC
2365 NORTHSIDE 3RD FLOOR
SAN DIEGO, CA 92108-2709

Midland Credit Management
8875 Aero Drive Suite 200
San Diego, CA 92123-2255

Midland Funding LLC
227 West Trade Streette 1610
Charlotte, NC 28202-1676

NIPSCO
801 E 86TH AVE
MERRILLVILLE, TN 46410-6272

Nipsco
801 East 86th Ave
Merrillville, IN 46410-6272

OFFICE OF PRIVACY -LEGAL DEPARTMENT
PO BOX 4600
RESTON, VA 20195-1416

ONLINE COLLECTIONS
P.O. BOX 1489
WINTERVILLE, NC 28590-1489

Office of Privacy
POB 4600
Reston,VA 20195-1416

PATRICIA A LLOYD, M.D.
340 BLVD NE
ATLANTA GA 30312-1285

PEOPLES ENERGY
ATTN CUSTOMER SERVICE
200 E RANDOLPH
CHICAGO, IL 60601-6302

PEOPLES GAS
200 E RANDOLPH
CHICAGO, IL 60601-6302

PROPERTY LIQUIDATOR/TIM LOVELESS
1628 CAMELLIA DRIVE
MUNSTER, IN 46321-3947

PROPERTY LIQUIDATOR/TIM LOVELESS
3715 WASHINGTON
GARY, IN 46408-2204

Porania LLC
P. O. Box 11405
Memphis TN 38111-0405

Porania LLC
c/o Biltmore Asset Management
24500 Center Ridge Rd Ste 472
Westlake, OH 44145-5605

Premier Bankcard, Llc
c o Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud Mn 56302-9617
Orig By: Premier Bankcard Mc 56302-7999

Property Liquidators
3715 Washington
Gary, In 46408-2204

Property Liquidators, Inc.
c/o Genetos Retson & Yoon LLP
1000 E. 80th Place
Suite 555 North Tower
Merrillville, IN 46410-5673

Property Liquidators/TIm
Loveless
1628 Camellia Drive
Muster, In 46321-3947

QVC Inc
1200 Wilson Drive at Studio
Park
West Chester, PA 19380-4267

REGIONS BANK
1900 FIFTH AVENUE
BIRMINGHAM, AL 35203-2670

RENT A CENTER
5501 HEADQUARTERS DRIVE
PLANO, TX 75024-5845

Regions Bank
1300 5th Ave
Birmingham, AL 35228

SPRINT PCS
6480 SPRINT PARKWAY
OVERLAND PARK, KS 66251-6106

STATE OF INDIANA DRIVER SERVICES
ATTN LEGAL DEPT
BMV IGCN ROOM N404
100 NORTH SENATE AVE
INDIANAPOLIS, IN 46204-2273

STERLING FINANCE
1345 SOUTH PARK ST
CARROLLTON, GA 30117-4433

SUNSET FINANCE
6678 BROAD STREET
DOUGLASVILLE, GA 30134-1787

SUNSET FINANCE
726 BANKHEAD HIGHWAY
CARROLLTON, GA 30117-1918

SUNTRUST BANK
919 EAST MAIN ST
RICHMOND VA 23219-4625

SWISS COL/GRANDEPOINT
112 7TH AVE,
MONROE, WI 53566

Secretary of State
Bankruptcy Dept
2701 S Dirksen Prkwy
Springfield, IL 62723-1000

(p) SPRINT NEXTEL CORRESPONDENCE
ATTN BANKRUPTCY DEPT
PO BOX 7949
OVERLAND PARK KS 66207-0949

State of Indiana Driver Service (BMV)
Attn: Legal Dept
BMV IGCN Room N404
100 North Senate Ave
Indianapolis, In 46204-2273

Sterling Finance
1345 South Park Ave
Carrollton GA, 30117-4433

Suntrust bank
519 E Main Street
Richmond, VA 23219-2407

Swisscol/Grandepoint
112 7th Ave
Monroe, WI 53566

(p) C O AMERICAN INFOSOURCE LP
4515 N SANTA FE AVE
OKLAHOMA CITY OK 73118-7901

TANNER HOSPITAL
705 DIXIE ST
CARROLLTON, GA 30117-3818

TCF NATIONAL BANK
LEGAL PROCESSING DEPARTMENT
OPS-SD-G
4101 WEST 38TH ST
SIOUX FALLS, SD 57106-0741

TCF National Bank Legal Processing
Department
OPS-SD-G
4101 W 38th Street
Sioux Falls, SD 57106-0741

THE CITY OF GARY INDIANA
ATTN N.A. WINFREY
401 BROADWAY SUITE 101A
GARY, IN 46402-1236

THE CITY OF GARY INDIANA SANITATION DEPT
ATTN URSULA
839 BROADWAY
GARY, IN 46402-2417

TRUST RECOVERY SERVICES
541 OTIS BOWEN DRIVE,
MUNSTER, IN 46321-4158

Tanner Hosiptal
705 Dixie Street
Carrollton, GA 30117-3818

ULTRA FOODS (MERRILLVILLE)
ATTN CAMERON SCADDEN
2244 45TH ST
HIGHLAND, IN 46322-2629

(p) US BANK
PO BOX 5229
CINCINNATI OH 45201-5229

US Bank
POB 5529
Cincinnati, OH 45201-5229

Utlra Foods Merrillville
Attn: Cameron Cadden
2244 45th Street
Highland, In 46322-2629

Vivint
4931 N 300 W
Provo, UT 84604-5816

WESTERN SHAMROCK CORP
801 S ABE (2A)
San Angelo, TX 76903-6735

WESTERN SHAMROCK CORPORATION
801 S ABE
SAN ANGELO, TX 76903-6735

WILKES FINANCE CORPORATION
6160 FAIRBURN ROAD
DOUGLASVILLE, GA 30134-1993

Wilkes Finance Corporation
61690 Fairburn Road
Douglasville, GA 30134-1993

The Law Office of William J. Factor, Ltd.
105 W. Madison St.,
Ste. 1500
Chicago, IL 60602-4602

Maurice Western
P.O. Box 2067
Carrollton, GA 30112-0039

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604-2027

Ronald Stepney
540 W. Briar Place Suite B
Chicago, IL 60657-4661

Traci Alexis Miller
P.O. Box 2067
Carrollton, GA 30112-0039

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
TRACI ALEXIS MILLER	§	Case No. 15-28416
MAURICE WESTERN	§	
	§	
Debtors	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that KAREN R. GOODMAN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 12/22/2016 in Courtroom 680,

Clerk of the Bankruptcy Court
219 S. Dearborn
Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/15/2016

By: /s/ Karen R. Goodman
Trustee

KAREN R. GOODMAN
111 East Wacker Drive
Suite 2800
Chicago, IL 60601

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
TRACI ALEXIS MILLER § Case No. 15-28416
MAURICE WESTERN §
§
Debtors §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 44,393.79
and approved disbursements of \$ 307.84
leaving a balance on hand of¹ \$ 44,085.95

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: KAREN R. GOODMAN	\$ 5,189.38	\$ 0.00	\$ 5,189.38
Trustee Expenses: KAREN R. GOODMAN	\$ 67.00	\$ 0.00	\$ 67.00
Attorney for Trustee Fees: TAFT STETTINIUS & HOLLISTER LLP	\$ 2,970.00	\$ 0.00	\$ 2,970.00
Accountant for Trustee Fees: ALAN D. LASKO	\$ 2,728.72	\$ 0.00	\$ 2,728.72
Accountant for Trustee Expenses: ALAN D. LASKO	\$ 21.60	\$ 0.00	\$ 21.60
Other: FactorLaw	\$ 14,783.13	\$ 0.00	\$ 14,783.13
Other: FactorLaw	\$ 98.44	\$ 0.00	\$ 98.44

Total to be paid for chapter 7 administrative expenses \$ 25,858.27

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Remaining Balance \$ 18,227.68

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 20,051.26 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 90.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	AUTO OWNERS INSURANCE COMPANY	\$ 8,164.61	\$ 0.00	\$ 7,422.07
3	PROPERTY LIQUIDATORS, INC.	\$ 3,731.84	\$ 0.00	\$ 3,392.44
4	NIPSCO	\$ 4,109.12	\$ 0.00	\$ 3,735.41
5	SPRINT CORP.	\$ 1,223.45	\$ 0.00	\$ 1,112.18
6	SPRINT CORP.	\$ 1,054.34	\$ 0.00	\$ 958.45
7	SPRINT CORP.	\$ 439.36	\$ 0.00	\$ 399.40
8	PORANIA LLC	\$ 300.00	\$ 0.00	\$ 272.72
9	PREMIER BANKCARD, LLC	\$ 424.99	\$ 0.00	\$ 386.34
10	PREMIER BANKCARD, LLC	\$ 431.38	\$ 0.00	\$ 392.15

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
11	JEFFERSON CAPITAL SYSTEMS LLC	\$ 172.17	\$ 0.00	\$ 156.52

Total to be paid to timely general unsecured creditors \$ 18,227.68

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Karen R. Goodman

Trustee

KAREN R. GOODMAN
111 East Wacker Drive
Suite 2800
Chicago, IL 60601

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.